

### **REMARKS**

In the office action, the Examiner rejected claims 1-9, 11-13, 15-19, 21-24, 27-30, 33-37, 39-43, 45, 46, and 48, while objecting to claims 10, 14, 20, 25, 26, 31, 32, 38, 44, and 47. The Examiner also indicated these latter claims as allowable if rewritten in independent form. In addition, the Examiner provided a statement of reasons for allowable subject matter in which the Examiner indicated that (1) loan options, (2) lease options, and (3) trade-in data each distinguished the particular claims over the references cited. In view of this allowable subject matter, Applicant amended independent claims 1, 17, 33, and 40, canceled claims 10, 20, 38, and 44, and added new independent claims 49-60 to incorporate at least one of the foregoing three features. The foregoing amendments and new claims do not add any new matter. Each of these independent claims is discussed individually below.

#### ***Independent Claim 1:***

In view of the Examiner's statement of reasons for allowable subject matter, the Applicant amended independent claim 1 to recite, *inter alia*, "receiving client trade-in data," as recited in allowable claim 10. Accordingly, independent claim 1 is in condition for allowance.

#### ***Independent Claim 17:***

In addition, the Applicant amended independent claim 17 to recite, *inter alia*, that the client data comprises "trade-in data for a client trade-in with the financial transaction," as recited in allowable claim 20. Based on the Examiner's statement of reasons for allowable subject matter, independent claim 17 is also in condition for allowance.

***Independent Claim 33:***

Further in view of the Examiner's statement of reasons for allowable subject matter, the Applicant amended independent claim 33 to recite, *inter alia*, "receiving client trade-in information for a purchasing transaction for medical resources," as recited in allowable claim 38. Accordingly, independent claim 33 is in condition for allowance.

***Independent Claim 40:***

The Applicant also amended independent claim 40 to incorporate the act of "receiving client trade-in information at the financial module," as recited in allowable claim 44. Therefore, in view of the Examiner's statement of allowable subject matter, independent claim 40 is in condition for allowance.

***Independent Claim 49:***

In view of the allowable subject matter, the Applicant added new independent claim 49 to recite all features of original independent claim 1 with the additional feature of a "lease option." Accordingly, the only difference between original independent claim 1 and new independent claim 49 is as follows:

providing a plurality of financial transaction options  
comprising a lease option tailored to the client data;

As discussed above, the lease option is one of the features that the Examiner indicated as distinguishing independent claim 1 over the cited references. For this reason, Applicant believes independent claim 49 to be in condition for allowance.

***Independent Claim 50:***

Similarly, the Applicant added new independent claim 50 to recite all features of original independent claim 1 with the additional feature of a "loan option." The only difference between original independent claim 1 and new independent claim 50 is as follows:

providing a plurality of financial transaction options  
comprising a loan option tailored to the client data;

As discussed above, the loan option is one of the features that the Examiner indicated as distinguishing independent claim 1 over the cited references. For this reason, Applicant believes independent claim 50 to be in condition for allowance.

***Independent Claim 51:***

The Applicant also added new independent claim 51 to recite another combination of original independent claim 17 and a "lease option," as recited in original dependent claim 26. Accordingly, claim 51 represents an independent form of dependent claim 26, which the Examiner clearly indicated as allowable in the Office Action. For this reason, independent claim 51 is in condition for allowance.

***Independent Claim 52:***

In a similar manner, the Applicant further added new independent claim 52 to recite another combination of original independent claim 17 and a "loan option," as recited in original dependent claim 25. Accordingly, claim 52 represents an independent form of dependent claim 25, which the Examiner clearly indicated as allowable in the Office Action. For this reason, independent claim 52 is in condition for allowance.

***Independent Claim 53:***

As set forth in new independent claim 53, the Applicant provided another new combination of original independent claim 33 with the additional feature of a "lease option." The only differences between the original independent claim 33 and new independent claim 53 are the addition of the following clause:

wherein the plurality of purchasing options comprise a  
lease option.

and the deletion of the final clause:

wherein the plurality of purchasing options comprise lease  
and loan options.

In view of the allowable subject matter, the Applicant believes the Examiner overlooked the foregoing recitation of "lease and loan options" in the original independent claim 33.

Nevertheless, the Applicant provided new independent claim 53 to focus original independent claim 33 on the feature of a "lease option," which distinguishes the instant claim over the cited references based on the Examiner's statement of reasons for allowance. For these reasons, Applicant believes independent claim 53 to be in condition for allowance.

***Independent Claim 54:***

Similarly, the Applicant added new independent claim 54 to recite another new combination of original independent claim 33 and the additional feature of a "loan option." Again, the only differences between the original independent claim 33 and new independent claim 54 are the addition of the following clause:

wherein the plurality of purchasing options comprise a loan option.

and the deletion of the final clause:

wherein the plurality of purchasing options comprise lease and loan options.

In view of the allowable subject matter, the Applicant believes the Examiner overlooked the foregoing recitation of "lease and loan options" in the original independent claim 33. Nevertheless, the Applicant provided new independent claim 54 to focus original independent claim 33 on the feature of a "loan option," which distinguishes the instant claim over the cited references based on the Examiner's statement of reasons for allowance. For these reasons, Applicant believes independent claim 54 to be in condition for allowance.

***Independent Claim 55:***

The Applicant further added new independent claim 55 to recite all features of original independent claim 40 with the additional feature of "lease and loan options," as recited in allowable claim 47. Accordingly, claim 55 represents an independent form of dependent claim 47, which the Examiner clearly indicated as allowable in the Office Action. For this reason, independent claim 54 is in condition for allowance.

***Independent Claims 56:***

In addition, the Applicant provided new independent claim 56, which is a program comprising a machine readable medium and machine readable code adapted for performing the acts set forth in amended independent claim 33. Accordingly, the Applicant believes independent claim 56 to be in condition for allowance for the reasons provided above with reference to amended independent claim 33.

***Independent Claim 57:***

Similarly, the Applicant added new independent claim 57, which is a program comprising a machine readable medium and machine readable code adapted for performing the acts set forth in new independent claim 53. Accordingly, the Applicant believes independent claim 57 to be in condition for allowance for the reasons provided above with reference to new independent claim 53.

***Independent Claim 58:***

The Applicant also added new independent claim 58, which is a program comprising a machine readable medium and machine readable code adapted for performing the acts set forth in new independent claim 54. Accordingly, the Applicant believes independent claim 58 to be in condition for allowance for the reasons provided above with reference to new independent claim 54.

***Independent Claim 59:***

Further, the Applicant provided new independent claim 59, which is a program comprising a machine readable medium and machine readable code adapted for performing the acts set forth in amended independent claim 40. Accordingly, the Applicant believes independent claim 59 to be in condition for allowance for the reasons provided above with reference to amended independent claim 40.

***Independent Claim 60:***

The Applicant also added new independent claim 60, which is a program comprising a machine readable medium and machine readable code adapted for performing the acts set forth in new independent claim 55. Accordingly, the Applicant believes independent claim 60 to be in condition for allowance for the reasons provided above with reference to new independent claim 55.

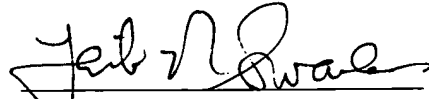
Accordingly, each of the amended and new independent claims recites allowable subject matter, as discussed above. The remaining claims 2-9, 11-16, 18-19, 21-32, 34-37, 39, 41-43, and 45-48 each depend from one of the foregoing independent claims and, thus, are also believed to be patentable over the cited references by way of their dependencies on these claims and by way of additional features recited in each respective claim. Accordingly, Applicant believes that all of the Examiner's rejections under Section 103 are moot.

**Conclusion**

For these reasons, the Applicant respectfully submits that the instant application should be in condition for allowance. However, if the Examiner believes certain amendments are still necessary or if the Examiner wishes to resolve any other issues by way of a telephone conference, the Examiner is kindly invited to contact the undersigned attorney at the telephone number indicated below.

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Respectfully submitted,



Tait R. Swanson  
Reg. No. 48,226  
FLETCHER YODER  
P.O. Box 692289  
Houston, TX 77269-2289  
(281) 970-4545